

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GARY E. ALCORN, JR.
CHRISTIAN M. ALCORN
Debtor(s)

Case No. 11-24477GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/18/2011.
- 2) The plan was confirmed on 09/14/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/08/2012, 05/24/2012, 04/01/2013, 09/11/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/20/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,497.45.
- 10) Amount of unsecured claims discharged without payment: \$75,646.62.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$74,124.00
Less amount refunded to debtor	\$1,035.42

NET RECEIPTS: **\$73,088.58**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,526.96
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,326.96**

Attorney fees paid and disclosed by debtor: **\$600.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS INC	Secured	NA	203.33	0.00	0.00	0.00
AARONS INC	Unsecured	NA	58.92	0.00	0.00	0.00
AAS DEBT RECOVERY INC/AMERICA	Unsecured	72.00	NA	NA	0.00	0.00
ACS	Unsecured	0.00	NA	NA	0.00	0.00
AFSA DATA CORP/ACS**	Unsecured	0.00	NA	NA	0.00	0.00
AIS SERVICES LLC	Unsecured	0.00	NA	NA	0.00	0.00
ALLEGHENY-LUDLUM FCU**	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	1,981.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	6,318.00	6,401.85	6,401.85	114.81	0.00
BANK OF AMERICA**	Secured	0.00	0.00	0.00	0.00	0.00
BANK OF AMERICA**	Secured	76,588.00	81,922.01	0.00	43,161.70	0.00
BANK OF AMERICA**	Secured	0.00	6,656.28	6,656.28	6,656.28	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL CDC/HOUSEHOLD (RE)*	Unsecured	37,550.00	35,620.12	35,620.12	638.80	0.00
CANDICA LLC	Unsecured	1,973.00	1,991.08	1,991.08	35.71	0.00
CAPITAL ONE AUTO FNC/FKA SUMM	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FNC/FKA SUMM	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CASH JAR	Unsecured	375.00	NA	NA	0.00	0.00
CHARTER ONE AUTO FINANCE/FKA-	Unsecured	0.00	NA	NA	0.00	0.00
CHARTER ONE AUTO FINANCE/FKA-	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF LOWER BURRELL (EIT)**	Priority	470.00	NA	470.00	470.00	0.00
CLEARVIEW FCU**	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CMI	Unsecured	491.00	NA	NA	0.00	0.00
CONSECO/FKA GREEN TREE ACCPT	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING (Unsecured	200.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	2,230.00	4,274.34	4,274.34	76.65	0.00
ER SOLUTIONS	Unsecured	146.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	286.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
GARY ALCORN	Unsecured	8,600.00	8,562.00	8,562.00	153.55	0.00
GECC/ LOWE'S++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
JCPENNEY CO INC/MONOGRAM*++	Unsecured	0.00	NA	NA	0.00	0.00
JCPENNEY CO INC/MONOGRAM*++	Unsecured	0.00	NA	NA	0.00	0.00
JCPENNEY CO INC/MONOGRAM*++	Unsecured	0.00	NA	NA	0.00	0.00
JCPENNEY CO INC/MONOGRAM*++	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	155.22	155.22	2.78	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	1,495.03	1,495.03	26.81	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	155.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
LITTON LOAN SERVICING INC*++	Unsecured	0.00	NA	NA	0.00	0.00
LITTON LOAN SERVICING INC*++	Unsecured	0.00	NA	NA	0.00	0.00
LITTON LOAN SERVICING INC*++	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,828.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	830.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	NA	NA	0.00	0.00
METABANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,441.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	694.00	693.89	693.89	12.45	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	2,828.44	2,828.44	50.72	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	746.88	746.88	13.40	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	203.59	203.59	203.59	3.65	0.00
NAVY FEDERAL CREDIT UNION*	Secured	NA	15,633.00	0.00	7,098.50	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	1,701.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISC CO(*)	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISC CO(*)	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES TWP LLC*	Unsecured	124.00	440.44	440.44	7.90	0.00
PRA AG FUNDING LLC	Unsecured	2,930.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	513.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	0.00	2,897.35	2,897.35	51.96	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	0.00	473.81	473.81	8.50	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	8,154.00	8,025.00	5,335.12	5,335.12	814.76
PROFESSIONAL DEBT++	Unsecured	0.00	NA	NA	0.00	0.00
RITZ CAMERA++	Unsecured	0.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	617.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00

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SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE INC O/B/O USAF**	Unsecured	55,819.00	56,026.25	56,026.25	1,004.76	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SMITH HAYNES & WATSON++	Unsecured	423.71	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SPRINT TOGETHER WITH NEXTEL**	Unsecured	1,094.00	1,094.91	1,094.91	19.63	0.00
STERLING INC DBA KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	0.00	NA	NA	0.00	0.00
WAL MART++	Unsecured	0.00	NA	NA	0.00	0.00
WEST PENN POWER**	Unsecured	355.25	177.15	177.15	3.18	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$43,161.70	\$0.00
Mortgage Arrearage	\$6,656.28	\$6,656.28	\$0.00
Debt Secured by Vehicle	\$5,335.12	\$12,433.62	\$814.76
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,991.40	\$62,251.60	\$814.76
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$470.00	\$470.00	\$0.00
TOTAL PRIORITY:	\$470.00	\$470.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$124,082.35	\$2,225.26	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,326.96</u>
Disbursements to Creditors	<u>\$65,761.62</u>
TOTAL DISBURSEMENTS :	<u>\$73,088.58</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/30/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.